A currency and card holder is disclosed that employs two retention mechanisms, thereby creating both a primary and secondary means of retaining articles. The primary mechanism may be actuated with one finger to grip and release the contents of the device. The secondary mechanism enables a greater total capacity without substantially increasing the size of the device. The device is formed by a base upon which is attached a pivoting arm structure. The pivoting arm structure contains a sliding mechanism that acts as a primary means of retention against an article, or articles, with the base as a supporting member. The pivoting arm structure acts as a secondary means of retention. The secondary mechanism is engaged automatically when the primary mechanism reaches its capacity, and can also be actuated independently. The device may be employed as described, or in conjunction with an accessory container.
CURRENCY AND CARD HOLDER
CROSS-REFERENCE TO RELATED APPLICATION


BACKGROUND

[0002] 1. Field

[0003] The present invention generally relates to currency and card holders. More particularly, this invention relates to an improved currency and card holder with primary and secondary retention mechanisms as well as simplified operation. Unlike devices that may be exemplified in prior art, the disclosed invention is operable with one finger. Additionally, the secondary mechanism can work in conjunction with, or independent of, the primary mechanism to accommodate a greater amount of contents than may typically be contained by such devices.

[0004] 2. Related Art

[0005] Currency holders, commonly referred to as money clips, are most typically static devices of bent or cast metal that create pressure when a significant mass is introduced within, or spring open and closed in a similar manner to a clothespin or binder clip. Examples of these early devices can be seen in U.S. Pat. Nos. 1,865,453, 1,125,403, and U.S.D 283,844. Over time the clip-type designs have become smaller and more ornamental. The convenience and aesthetics of these devices have benefited from their smaller sizes and numerous coverings, and they have been designed primarily for transport within a pocket. Modern examples of such designs can be found in U.S. Pat. Nos. 4,675,953, 6,327,749, and 7,536,755. In many ways, these citations remain derivatives of the early binder clips.

[0006] Moneyclip devices have been designed to retain paper currency, paper cards, or other types of card such as credit cards or a driver’s licenses. These devices may be susceptible to loss of retention over time, may need to be completely separated from their contents for those contents to be accessible, or may require that components needed for leverage are unfolded or otherwise exposed, and are often limited in the total amount of contents that can be retained. Such devices may also have an insufficient retaining force for small amounts of contents.

[0007] As can be seen, there is a need for a currency and card holder that can provide variable force to hold a broader amount of contents, includes primary and secondary means of retention to accommodate a larger quantity of contents, and can be actuated with a single finger. As such a device would typically be held on the palm and fingers of the hand, the thumb would typically actuate the device. Due to the limits of articulation of the human thumb to actuate a primary retention mechanism and the need for a device that is sized to comfortably fit within a pocket, a secondary means of retention is required to accommodate a greater amount of contents.

SUMMARY

[0008] The present invention includes devices designed to retain paper currency, and cards, such as credit cards, business cards, a driver’s license, receipts, or any similar article. The disclosed devices may be used independently, or in conjunction with an accessory container such as a purse or wallet. Although the present devices may be commonly referred to as money clips, they are actually multi-functional devices that are suitable to providing additional utility. The surfaces of the sliding mechanism, base, or other components may be branded with logos or other inscriptions. Additionally, the base component may include a shaped aperture that is suitable for opening capped bottles.

[0009] In one embodiment, the disclosed invention is a currency and card holder having a base, an attachment cylinder, a dual pivoting arm mechanism, and a sliding mechanism as primary components. Attached to the attachment cylinder is a pivoting dual arm mechanism. The pivoting arm mechanism retains, between the arms, a graduated and finger-actuated sliding mechanism as a primary means of retention against the support of the base. The sliding mechanism may be actuated with one finger for the release of single units of currency and cards. Graduated notches on the inner surfaces of the dual pivoting arm mechanism accommodate four pins on the outer edges the sliding mechanism. A spring attached to the sliding mechanism engages a slot on the inner surfaces of the dual pivoting arm mechanism, thereby engaging the pins into the notches. This configuration allows the sliding mechanism to be actuated in varying degrees to accommodate varying amounts of contents. Contents greater than the maximum volume allowed by the sliding mechanism automatically engages the secondary mechanism of retention. The secondary mechanism is created by an arm that protrudes from the lower part of the dual pivoting arm mechanism and a corresponding channel in the attachment cylinder. The friction created by interference between protrusions in the arm and channel, in conjunction with the flexion of the arm, provides the retention of the secondary mechanism as the dual arm mechanism is pivotally retracted from the base. The integral mechanism may also index to a position, or positions, to restrict the return of the dual arm mechanism to the base. To accommodate a wider range of total contents, the secondary mechanism may be employed with or without the actuation of the sliding mechanism. In another version of this embodiment said arm and channel may not be integral, but additional components made up of a matching or specialized material. In another version of this embodiment said sliding mechanism, show herein as an assembly, may be constructed as a single part. In another version of this embodiment said dual pivoting arm mechanism, show herein as an assembly, may be constructed as a single part.

[0010] In another embodiment, the disclosed currency and card holder may include a shaped aperture in the base that is suitable for opening capped bottles.

[0011] In another embodiment, the disclosed currency and card holder may be removably attached to an accessory container. In one version of this embodiment, the planar surface of the base may be inserted into an appropriately sized pocket of a pouch, wallet, purse, or clothing. In another version of this embodiment, the shape of the base may be altered to accommodate a specific wallet, pouch, purse, clothing, or other article. In another version of this embodiment, base may include a shaped aperture that is suitable for opening capped bottles.

[0012] In another embodiment, components include areas designed to inset other materials or otherwise display a logo, slogan, or other message. In another version of this embodiment, the base may include a shaped aperture that is suitable
for opening capped bottles. In another version of this embodiment, the planar surface of the base may be inserted into an appropriately sized pocket of a pouch, wallet, purse, or clothing. In another version of this embodiment, the shape of the base may be altered to accommodate a specific wallet, pouch, purse, clothing, or other article.

[0013] In another embodiment, the disclosed currency and cash card holder is comprised of similar components having altered shapes. The shapes of the components may be altered to resemble a particular form, such as a vehicle, a product, a structure, a certain text, a logo, or any other known or desired shape. In another version of this embodiment, the base may include a shaped aperture that is suitable for opening capped bottles. In another version of this embodiment, the planar surface of the base may be inserted into an appropriately sized pocket of a pouch, wallet, purse, or clothing. In another version of this embodiment, the shape of the base may be altered to accommodate a specific wallet, pouch, purse, clothing, or other article.

BRIEF DESCRIPTION OF THE DRAWINGS

[0014] Example embodiments will become more fully understood from the detailed description given herein below and the accompanying drawings, wherein like elements are represented by like reference numerals, which are given by way of illustration only and thus are not limitative of the example embodiments herein.

[0015] FIG. 1 is a front perspective view of a currency and cash card holder according to an example embodiment.

[0016] FIG. 2 is a side view of the device shown in FIG. 1.

[0017] FIG. 3 is a front view of the device shown in FIG. 1.

[0018] FIG. 4 is a back view of the device shown in FIG. 1.

[0019] FIG. 5 is a top view of the device shown in FIG. 1.

[0020] FIG. 6 is a side view of the device shown in FIG. 1 showing the primary mechanism in a retracted position.

[0021] FIG. 7 is a side view of the device shown in FIG. 1 showing an opened secondary mechanism.

[0022] FIG. 8 is an exploded view of the device shown in FIG. 1.

[0023] FIG. 9 is a perspective view of the device shown in FIG. 1 showing the sample attachment of a wallet.

[0024] FIG. 10 is a composite side view cross-section of the device shown in FIG. 1 showing the incremental notches and guide slot of the inner dual pivoting arms and the sliding mechanism.

[0025] FIG. 11 is a composite side view cross-section of the device shown in FIG. 1 showing the integral tensioning arm of the pivoting dual arm mechanism and the integral channel of the attachment cylinder as a secondary mechanism.

[0026] FIG. 12 is a bottom view of the device shown in FIG. 1.

DETAILED DESCRIPTION

[0027] The following detailed description is of the best currently contemplated modes of carrying out exemplary embodiments of the invention. The description is not to be taken in a limiting sense, but is made merely for the purpose of illustrating the general principles of the invention, since the scope of the invention is best defined by the appended claims.

[0028] Broadly, an embodiment of the present invention provides a currency and/or card holder that solves many of the inherent problems of devices that are commonly known as money clips. The holder of the present invention creates a method of carrying one's personal effects and currency without carrying a traditional wallet. The holder of the present invention also creates the ability to release the pressure created on those effects with one hand. The holder neither clips money nor does it rely on a singular sprung grasping mechanism. Instead, the holder, in one embodiment, uses a sliding mechanism that ratchets down on the contents of the holder as a primary means of retention and a sprung arm structure that acts as a secondary means of retention. These retaining mechanisms may be used independently, or in conjunction with one another, to facilitate rapid loading or removal of all contents, and larger amounts of contents than the mechanisms themselves could accommodate. Each embodiment of the holder can be used in combination with an accessory container, or independently.

[0029] Referring now to FIGS. 1-7, there is shown a currency and card holder 100 made in accordance with one preferred embodiment of the present invention, with a base 101, a pivoting dual arm mechanism 102, an attachment cylinder 103, and a sliding mechanism 104. The currency and card holder 100 is configured to retain paper currency and/or cards therein by the force of the sliding mechanism 104 against the base 101 as a primary means of retention and the pivoting dual arm mechanism 102 as a secondary means of retention.

[0030] Referring now to FIG. 8, the components used in the design of the preferred embodiments and their function will be explained. The currency and card holder 100 includes a base 101, a pivoting dual arm mechanism 102, an attachment cylinder 103, and a sliding mechanism 104. The sliding mechanism 104 is comprised of the sliding body 105, four sliding body pins 106, sliding spring 107, sliding body spring retainer 108, and sliding body spring retainer screw 109. The pivoting dual arm mechanism 102 is comprised of the upper arm 110 and lower arm 111. The upper arm 110 and lower arm 111 contain, on their inner surfaces, incremental notches and guide slot 118 that provide graduated adjustment and a track for the adjustment of the sliding mechanism 104. The lower arm 111 includes an integral arm 112 that engages the tension groove 113 in the attachment cylinder 103 of the base 101. Two joining screws 115 join the components of the pivoting dual arm mechanism 102. Two mechanism screws 116 and spacers 117 join the pivoting dual arm mechanism to the attachment cylinder 103 of the base 101. An aperture 121 that is suitable for opening capped bottles is shown in base 101.

[0031] Referring now to FIG. 9, there is shown a currency and card holder 100 from FIG. 1 made in accordance with one preferred embodiment of the present invention. The view of the base 101 of the currency and card holder 100 is obstructed, as it is shown inserted into a pocket 119 of a wallet 120.

[0032] Referring now to FIG. 10, there is shown a detailed composite cross section of the sliding mechanism 104 and the pivoting dual arm mechanism 102 of currency and card holder 100 made in accordance with a preferred embodiment of the present invention. Shown in this figure are a base 101, pivoting dual arm mechanism 102, sliding mechanism 104, sliding spring 107, sliding body spring retainer 108, sliding spring retaining screw 109, and incremental notches and guide slot 118. The sliding mechanism 104, sliding spring 107, sliding body spring retainer 108, sliding spring retaining screw 109, and incremental notches and guide slot 118 of the pivoting dual arm mechanism 102 make up the primary mechanism. The sliding body pins 106 of the sliding body
engage the incremental notches and guide slot 118 which are found on the inner surfaces of the pivoting dual arm mechanism 102. The force of the sliding spring 107 engages the lower plane of the incremental notches and guide slot 118 and pushes the sliding pins 106 into the incremental notches of the incremental notches and guide slot 118 to provide adjustable and variable pressure on any contents of the currency and card holder 100.

Referring generally to FIGS. 1-12 there are many suitable materials, methods of manufacturing, and combinations of materials and methods of manufacturing that may be used in the construction of such a device. Although machined metals such as aluminum, steel, titanium, or other alloys may be preferred for the primary components, these components may also be manufactured from cast metals, injection molded plastics, machined plastics, other elastomeric compounds, wood, or other composite materials. Specific materials, or a combination of materials, may be selected for specific requirements such as form, weight, operational performance, longevity, the ability to etch or engrave, or any other purpose. While the invention has been described with particular reference to the preferred embodiments, it is apparent that variations and modifications are possible within the purview of the inventive concepts. No limitation with respect to such variations and modifications is intended.

What is claimed:
1. A currency and card holder comprising:
   - a base;
   - an arm structure pivotally attached to the base; and
   - a sliding retention mechanism movably coupled to the arm structure;

2. The currency and card holder of claim 1, where the arm structure provides a means of retention

3. The currency and card holder of claim 1, where the base includes an aperture suitable for opening capped bottles

4. The currency and card holder of claim 1, where the base is removably attached to an accessory container.

5. The currency and card holder of claim 1, where etchings or inserts of like or dislike materials are used to display messaging or branding

6. The currency and card holder of claim 9, where the component shapes contain or are modified to resemble a vehicle, a product, a structure, certain text, a logo, or any other known or desired shape.

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